

**Home Health Services<sup>a</sup>-Median and Mean Expenses per Person With Expense and Distribution of Expenses by Source of Payment: United States, 1996**  
**All Home Health Services**

Population Characteristic	Population (in thousands)	Percent with expense	Per person with an expense		Total Expenses (in millions)	Percent distribution of total expenses by source of payment				
			Median	Mean		Out of pocket	Private insurance <sup>b</sup>	Medicare	Medicaid	Other <sup>c</sup>
<b>Total</b>	268,905	2.4	1,545	5,191	34,123	12.1	8.8	52.6	16.2	10.3
<b><u>Age in years</u></b>										
Under 65	234,856	0.9	500*	3,342	6,922	2.7*	24.9*	27.6	35.9	8.9*
Under 6	23,861	1.2	--	--	--	--	--	--	--	--
6-17	47,634	0.2*	--	--	--	--	--	--	--	--
18-44	109,149	0.7	--	--	--	--	--	--	--	--
45-64	54,212	1.7	--	--	--	--	--	--	--	--
65 and over	34,050	13.2	2,315	6,041	27,201	14.5	4.7	58.9	11.2	10.6
<b><u>Sex</u></b>										
Male	131,527	1.8	1,545	4,495	10,596	14.6*	10.6	43.9	9.2*	21.8
Female	137,379	3.1	1,496	5,580	23,527	11.0*	8.0*	56.5	19.4	5.1*
<b><u>Race/ethnicity</u></b>										
White and Other	205,258	2.7	1,527	4,912	26,926	15.1	10.1	50.8	13.3	10.7
Black	33,668	2.2	--	--	--	--	--	--	--	--
Hispanic	29,979	1.2	--	--	--	--	--	--	--	--
<b><u>Health insurance status<sup>d</sup></u></b>										
<65, Any private	174,231	0.6	--	--	--	--	--	--	--	--
<65, Public only	27,845	3.1	--	--	--	--	--	--	--	--
<65, Uninsured	32,780	0.3*	--	--	--	--	--	--	--	--
65+, Medicare only	7,535	11.5	--	--	--	--	--	--	--	--
65+, Medicare and private	22,811	11.3	2,182	5,550	14,302	24.4	8.9	52.6	1.3*	12.9*
65+, Medicare and other public	3,555	29.7	6,488	9,984	10,549	0.1*	0.0*	66.4	27.2	6.3
65+, Missing	--	--	--	--	--	--	--	--	--	--
<b><u>Poverty status<sup>e</sup></u></b>										
Negative or Poor	38,298	3.9	2,494	7,370	10,911	7.3*	5.4*	56.8	21.6	8.9*
Near-poor	12,946	5.6	--	--	--	--	--	--	--	--
Low income	40,460	3.7	--	--	--	--	--	--	--	--
Middle income	88,262	1.8	--	--	--	--	--	--	--	--
High income	88,939	1.5	865	4,033	5,293	18.5*	24.2*	32.1	16.4*	8.8*
<b><u>Metropolitan statistical area (MSA)</u></b>										
MSA	213,752	2.0	1,485	5,198	22,293	13.7*	11.8	48.2	18.3	8.1
Non-MSA	52,419	2.7	2,300	6,006	8,588	3.6*	3.2*	68.1	15.1	9.9*
Missing	2,734	31.3	--	--	--	--	--	--	--	--
<b><u>Census Region</u></b>										
Northeast	51,965	2.5	2,073*	6,314	8,076	4.1*	6.9*	49.9	32.8	6.3*
Midwest	62,673	2.8	2,182	5,170	9,119	16.0*	7.8*	44.3	10.1*	21.8*
South	93,901	2.6	1,381	4,932	12,146	16.2*	10.9*	55.4	10.9	6.7*
West	60,366	1.8	--	--	--	--	--	--	--	--

**Standard Errors for Home Health Services<sup>a</sup>-Median and Mean Expenses per Person With Expense and Distribution of Expenses by Source of Payment: United States, 1996**  
**All Home Health Services**

Population Characteristic	Population (in thousands)	Percent with expense	Per person with an expense		Total Expenses (in millions)	Percent distribution of total expenses by source of payment				
			Median	Mean		Out of pocket	Private insurance <sup>b</sup>	Medicare	Medicaid	Other <sup>c</sup>
<b>Total</b>	†	0.1	226	456	3,559	3.6	2.1	4.2	2.5	2.5
<b><u>Age in years</u></b>										
Under 65	†	0.1	161*	571	1,334	1.1*	8.4*	8.0	7.7	3.6*
Under 6	†	0.2	--	--	--	--	--	--	--	--
6-17	†	0.1*	--	--	--	--	--	--	--	--
18-44	†	0.1	--	--	--	--	--	--	--	--
45-64	†	0.2	--	--	--	--	--	--	--	--
65 and over	†	0.8	331	578	3,148	4.3	1.2	4.5	2.0	2.9
<b><u>Sex</u></b>										
Male	†	0.2	298	749	2,083	8.0*	2.8	8.0	3.8*	5.6
Female	†	0.2	303	535	2,704	3.6*	2.8*	4.4	3.0	1.9*
<b><u>Race/ethnicity</u></b>										
White and Other	†	0.2	221	497	3,274	4.4	2.6	4.8	2.6	3.0
Black	†	0.3	--	--	--	--	--	--	--	--
Hispanic	†	0.2	--	--	--	--	--	--	--	--
<b><u>Health insurance status<sup>d</sup></u></b>										
<65, Any private	4,618	0.1	--	--	--	--	--	--	--	--
<65, Public only	1,401	0.4	--	--	--	--	--	--	--	--
<65, Uninsured	1,394	0.1*	--	--	--	--	--	--	--	--
65+, Medicare only	480	1.7	--	--	--	--	--	--	--	--
65+, Medicare and private	906	1.0	403	823	2,491	7.2	2.0	6.9	0.9*	5.0*
65+, Medicare and other public	271	3.0	1,390	1,135	1,728	0.1*	0.0*	4.9	4.4	1.9
65+, Missing	--	--	--	--	--	--	--	--	--	--
<b><u>Poverty status<sup>e</sup></u></b>										
Negative or Poor	†	0.4	581	1,058	1,810	5.2*	2.6*	5.5	5.0	3.0*
Near-poor	†	0.9	--	--	--	--	--	--	--	--
Low income	†	0.5	--	--	--	--	--	--	--	--
Middle income	†	0.2	--	--	--	--	--	--	--	--
High income	†	0.1	204	735	1,097	9.4*	10.4*	7.1	7.0*	4.5*
<b><u>Metropolitan statistical area (MSA)</u></b>										
MSA	†	0.1	196	568	2,798	4.7*	3.2	4.6	3.3	2.2
Non-MSA	†	0.3	594	1,041	1,980	2.1*	1.0*	7.7	4.2	3.4*
Missing	†	4.7	--	--	--	--	--	--	--	--
<b><u>Census Region</u></b>										
Northeast	†	0.3	672*	926	1,412	2.2*	3.3*	6.7	6.0	2.7*
Midwest	†	0.3	529	618	1,714	6.6*	2.5*	7.5	4.6*	7.2*
South	†	0.3	293	900	2,422	8.0*	4.9*	8.0	3.1	2.4*
West	†	0.2	--	--	--	--	--	--	--	--

- a Expenses for care provided by home health agencies and independent home health providers are included (unless noted in title).
- b Private insurance includes CHAMPUS and CHAMPVA (Armed-Forces-related coverage).
- c Other includes other public programs such as Department of Veterans Affairs (except CHAMPVA); other Federal sources (Indian Health Service, military treatment facilities, and other care provided by the Federal Government); other State and local sources (community and neighborhood clinics, State and local health departments, and State programs other than Medicaid); and other public (Medicaid payments reported for persons who were not enrolled in the Medicaid program at any time during the year). Other also includes Worker's Compensation; other unclassified sources (e.g., automobile, homeowner's, liability, and other miscellaneous or unknown sources); and other private insurance (any type of private insurance payments reported for persons without private health insurance coverage during the year, as defined in MEPS).
- d Uninsured refers to persons uninsured during the entire year. Public and private health insurance categories refer to individuals with public or private insurance at any time during the period; individuals with both public and private insurance and those with CHAMPUS or CHAMPVA (Armed-Forces-related coverage) are classified as having insurance.
- e Poor refers to incomes below the Federal poverty line; near poor, over the poverty line through 125 percent of the poverty line; low income, over 125 percent through 200 percent of the poverty line; middle income, over 200 percent to 400 percent of the poverty line; and high income, over 400 percent of the poverty line.
- † Standard error approximately zero because of poststratification to Census Bureau population control tables.
- Less than 100 sample cases.
- \* Relative standard error equal to or greater than 30%.

**Source:** Center for Cost and Financing Studies, Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 1996.

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Population Characteristic	Population (in thousands)	Percent with expense	Per person with an expense		Total Expenses (in millions)	Percent distribution of total expenses by source of payment				
			Median	Mean		Out of pocket	Private insurance <sup>b</sup>	Medicare	Medicaid	Other <sup>c</sup>
<b>Total</b>	268,905	2.2	1,560	4,861	28,161	0.7*	8.0	63.7	16.2	11.4
<b><u>Age in years</u></b>										
Under 65	234,856	0.8	368*	2,974	5,315	0.6*	19.0*	36.0	32.9	11.5*
Under 6	23,861	1.2	--	--	--	--	--	--	--	--
6-17	47,634	0.2*	--	--	--	--	--	--	--	--
18-44	109,149	0.5	--	--	--	--	--	--	--	--
45-64	54,212	1.5	--	--	--	--	--	--	--	--
65 and over	34,050	11.8	2,494	5,703	22,846	0.7*	5.5	70.2	12.3	11.3
<b><u>Sex</u></b>										
Male	131,527	1.7	1,545	4,084	8,947	0.6*	11.2	51.9	10.6*	25.7
Female	137,379	2.6	1,720	5,334	19,214	0.8*	6.5*	69.2	18.8	4.7*
<b><u>Race/ethnicity</u></b>										
White and Other	205,258	2.3	1,536	4,448	21,295	0.9*	9.4	64.2	13.3	12.2
Black	33,668	2.1	--	--	--	--	--	--	--	--
Hispanic	29,979	1.0	--	--	--	--	--	--	--	--
<b><u>Health insurance status<sup>d</sup></u></b>										
<65, Any private	174,231	0.5	--	--	--	--	--	--	--	--
<65, Public only	27,845	2.9	--	--	--	--	--	--	--	--
<65, Uninsured	32,780	0.2*	--	--	--	--	--	--	--	--
65+, Medicare only	7,535	11.2	--	--	--	--	--	--	--	--
65+, Medicare and private	22,811	9.4	2,315	5,098	10,939	1.3*	11.4	68.7	1.7*	16.8*
65+, Medicare and other public	3,555	28.5	6,570	10,105	10,241	0.0*	0.0*	68.4	25.6	6.0*
65+, Missing	--	--	--	--	--	--	--	--	--	--
<b><u>Poverty status<sup>e</sup></u></b>										
Negative or Poor	38,298	3.6	2,400	6,765	9,415	0.1*	6.1*	65.8	17.9	10.0*
Near-poor	12,946	4.9	--	--	--	--	--	--	--	--
Low income	40,460	3.2	--	--	--	--	--	--	--	--
Middle income	88,262	1.5	--	--	--	--	--	--	--	--
High income	88,939	1.2	--	--	--	--	--	--	--	--
<b><u>Metropolitan statistical area (MSA)</u></b>										
MSA	213,752	1.8	1,491	4,742	17,742	1.0*	10.7	60.5	19.0	8.7
Non-MSA	52,419	2.3	3,069	6,574	7,996	0.2*	3.4*	73.2	13.1	10.1*
Missing	2,734	30.6	--	--	--	--	--	--	--	--
<b><u>Census Region</u></b>										
Northeast	51,965	2.2	--	--	--	--	--	--	--	--
Midwest	62,673	2.6	2,182	4,231	6,901	0.5*	8.5*	58.6	7.1*	25.3*
South	93,901	2.2	1,496	4,593	9,576	0.2*	7.6*	70.3	13.5	8.3*
West	60,366	1.5	--	--	--	--	--	--	--	--

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Population Characteristic	Population (in thousands)	Percent with expense	Per person with an expense		Total Expenses (in millions)	Percent distribution of total expenses by source of payment				
			Median	Mean		Out of pocket	Private insurance <sup>b</sup>	Medicare	Medicaid	Other <sup>c</sup>
<b>Total</b>	†	0.1	237	457	3,067	0.2*	1.7	3.6	2.3	2.9
<b><u>Age in years</u></b>										
Under 65	†	0.1	119*	551	1,099	0.3*	6.6*	8.8	7.1	4.6*
Under 6	†	0.2	--	--	--	--	--	--	--	--
6-17	†	0.1*	--	--	--	--	--	--	--	--
18-44	†	0.1	--	--	--	--	--	--	--	--
45-64	†	0.2	--	--	--	--	--	--	--	--
65 and over	†	0.8	330	568	2,671	0.3*	1.4	3.5	2.1	3.3
<b><u>Sex</u></b>										
Male	†	0.2	290	616	1,586	0.4*	3.2	7.8	4.3*	6.1
Female	†	0.2	338	576	2,406	0.3*	2.0*	3.4	2.6	2.1*
<b><u>Race/ethnicity</u></b>										
White and Other	†	0.2	225	481	2,723	0.3*	2.1	4.3	2.5	3.6
Black	†	0.3	--	--	--	--	--	--	--	--
Hispanic	†	0.2	--	--	--	--	--	--	--	--
<b><u>Health insurance status<sup>d</sup></u></b>										
<65, Any private	4,618	0.1	--	--	--	--	--	--	--	--
<65, Public only	1,401	0.4	--	--	--	--	--	--	--	--
<65, Uninsured	1,394	0.1*	--	--	--	--	--	--	--	--
65+, Medicare only	480	1.7	--	--	--	--	--	--	--	--
65+, Medicare and private	906	0.9	357	737	1,898	0.5*	2.6	6.2	1.2*	6.3*
65+, Medicare and other public	271	3.1	1,421	1,198	1,787	0.0*	0.0*	4.3	3.9	1.9*
65+, Missing	--	--	--	--	--	--	--	--	--	--
<b><u>Poverty status<sup>e</sup></u></b>										
Negative or Poor	†	0.4	507	1,012	1,609	0.1*	3.0*	4.1	3.8	3.5*
Near-poor	†	0.8	--	--	--	--	--	--	--	--
Low income	†	0.5	--	--	--	--	--	--	--	--
Middle income	†	0.2	--	--	--	--	--	--	--	--
High income	†	0.1	--	--	--	--	--	--	--	--
<b><u>Metropolitan statistical area (MSA)</u></b>										
MSA	†	†	0.1	187	535	2,248	0.3*	2.6	3.9	3.2
Non-MSA	†	†	0.3	811	1,169	2,002	0.1*	1.2*	6.3	3.6
Missing	†	†	4.7	--	--	--	--	--	--	--
<b><u>Census Region</u></b>										
Northeast	†	0.3	--	--	--	--	--	--	--	--
Midwest	†	0.3	485	545	1,320	0.3*	2.9*	8.2	2.4*	8.9*
South	†	0.2	362	856	1,938	0.1*	3.1*	5.6	3.8	2.9*
West	†	0.2	--	--	--	--	--	--	--	--

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- b Private insurance includes CHAMPUS and CHAMPVA (Armed-Forces-related coverage).
- c Other includes other public programs such as Department of Veterans Affairs (except CHAMPVA); other Federal sources (Indian Health Service, military treatment facilities, and other care provided by the Federal Government); other State and local sources (community and neighborhood clinics, State and local health departments, and State programs other than Medicaid); and other public (Medicaid payments reported for persons who were not enrolled in the Medicaid program at any time during the year). Other also includes Worker's Compensation; other unclassified sources (e.g., automobile, homeowner's, liability, and other miscellaneous or unknown sources); and other private insurance (any type of private insurance payments reported for persons without private health insurance coverage during the year, as defined in MEPS).
- d Uninsured refers to persons uninsured during the entire year. Public and private health insurance categories refer to individuals with public or private insurance at any time during the period; individuals with both public and private insurance and those with CHAMPUS or CHAMPVA (Armed-Forces-related coverage) are classified as having insurance.
- e Poor refers to incomes below the Federal poverty line; near poor, over the poverty line through 125 percent of the poverty line; low income, over 125 percent through 200 percent of the poverty line; middle income, over 200 percent to 400 percent of the poverty line; and high income, over 400 percent of the poverty line.
- † Standard error approximately zero because of poststratification to Census Bureau population control tables.
- Less than 100 sample cases.
- \* Relative standard error equal to or greater than 30%.

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Population Characteristic	Population (in thousands)	Percent with expense	Per person with an expense		Total Expenses (in millions)	Percent distribution of total expenses by source of payment				
			Median	Mean		Out of pocket	Private insurance <sup>b</sup>	Medicare	Medicaid	Other <sup>c</sup>
<b>Total</b>	268,905	0.5	--	--	--	--	--	--	--	--
<b><u>Age in years</u></b>										
Under 65	234,856	0.2	--	--	--	--	--	--	--	--
Under 6	23,861	0.1*	--	--	--	--	--	--	--	--
6-17	47,634	0.0*	--	--	--	--	--	--	--	--
18-44	109,149	0.2	--	--	--	--	--	--	--	--
45-64	54,212	0.2*	--	--	--	--	--	--	--	--
65 and over	34,050	2.6	--	--	--	--	--	--	--	--
<b><u>Sex</u></b>										
Male	131,527	0.2	--	--	--	--	--	--	--	--
Female	137,379	0.7	--	--	--	--	--	--	--	--
<b><u>Race/ethnicity</u></b>										
White and Other	205,258	0.5	--	--	--	--	--	--	--	--
Black	33,668	0.2*	--	--	--	--	--	--	--	--
Hispanic	29,979	0.2*	--	--	--	--	--	--	--	--
<b><u>Health insurance status<sup>d</sup></u></b>										
<65, Any private	174,231	0.1	--	--	--	--	--	--	--	--
<65, Public only	27,845	0.4*	--	--	--	--	--	--	--	--
<65, Uninsured	32,780	0.1*	--	--	--	--	--	--	--	--
65+, Medicare only	7,535	1.5*	--	--	--	--	--	--	--	--
65+, Medicare and private	22,811	3.0	--	--	--	--	--	--	--	--
65+, Medicare and other public	3,555	2.1*	--	--	--	--	--	--	--	--
65+, Missing	--	--	--	--	--	--	--	--	--	--
<b><u>Poverty status<sup>e</sup></u></b>										
Negative or Poor	38,298	0.5	--	--	--	--	--	--	--	--
Near-poor	12,946	1.1*	--	--	--	--	--	--	--	--
Low income	40,460	0.6	--	--	--	--	--	--	--	--
Middle income	88,262	0.4	--	--	--	--	--	--	--	--
High income	88,939	0.3	--	--	--	--	--	--	--	--
<b><u>Metropolitan statistical area (MSA)</u></b>										
MSA	213,752	0.4	--	--	--	--	--	--	--	--
Non-MSA	52,419	0.5	--	--	--	--	--	--	--	--
Missing	2,734	2.3*	--	--	--	--	--	--	--	--
<b><u>Census Region</u></b>										
Northeast	51,965	0.4	--	--	--	--	--	--	--	--
Midwest	62,673	0.5	--	--	--	--	--	--	--	--
South	93,901	0.5	--	--	--	--	--	--	--	--
West	60,366	0.4	--	--	--	--	--	--	--	--

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			Median	Mean		Out of pocket	Private insurance <sup>b</sup>	Medicare	Medicaid	Other <sup>c</sup>
<b>Total</b>	†	0.1	--	--	--	--	--	--	--	--
<b><u>Age in years</u></b>										
Under 65	†	0.0	--	--	--	--	--	--	--	--
Under 6	†	0.1*	--	--	--	--	--	--	--	--
6-17	†	0.0*	--	--	--	--	--	--	--	--
18-44	†	0.1	--	--	--	--	--	--	--	--
45-64	†	0.1*	--	--	--	--	--	--	--	--
65 and over	†	0.4	--	--	--	--	--	--	--	--
<b><u>Sex</u></b>										
Male	†	0.1	--	--	--	--	--	--	--	--
Female	†	0.1	--	--	--	--	--	--	--	--
<b><u>Race/ethnicity</u></b>										
White and Other	†	0.1	--	--	--	--	--	--	--	--
Black	†	0.1*	--	--	--	--	--	--	--	--
Hispanic	†	0.1*	--	--	--	--	--	--	--	--
<b><u>Health insurance status<sup>d</sup></u></b>										
<65, Any private	4,618	0.0	--	--	--	--	--	--	--	--
<65, Public only	1,401	0.2*	--	--	--	--	--	--	--	--
<65, Uninsured	1,394	0.1*	--	--	--	--	--	--	--	--
65+, Medicare only	480	0.6*	--	--	--	--	--	--	--	--
65+, Medicare and private	906	0.5	--	--	--	--	--	--	--	--
65+, Medicare and other public	271	0.9*	--	--	--	--	--	--	--	--
65+, Missing	--	--	--	--	--	--	--	--	--	--
<b><u>Poverty status<sup>e</sup></u></b>										
Negative or Poor	†	0.1	--	--	--	--	--	--	--	--
Near-poor	†	0.4*	--	--	--	--	--	--	--	--
Low income	†	0.2	--	--	--	--	--	--	--	--
Middle income	†	0.1	--	--	--	--	--	--	--	--
High income	†	0.1	--	--	--	--	--	--	--	--
<b><u>Metropolitan statistical area (MSA)</u></b>										
MSA	†	0.1	--	--	--	--	--	--	--	--
Non-MSA	†	0.1	--	--	--	--	--	--	--	--
Missing	†	1.2*	--	--	--	--	--	--	--	--
<b><u>Census Region</u></b>										
Northeast	†	0.1	--	--	--	--	--	--	--	--
Midwest	†	0.1	--	--	--	--	--	--	--	--
South	†	0.1	--	--	--	--	--	--	--	--
West	†	0.1	--	--	--	--	--	--	--	--



- a Expenses for care provided by home health agencies and independent home health providers are included (unless noted in title).
- b Private insurance includes CHAMPUS and CHAMPVA (Armed-Forces-related coverage).
- c Other includes other public programs such as Department of Veterans Affairs (except CHAMPVA); other Federal sources (Indian Health Service, military treatment facilities, and other care provided by the Federal Government); other State and local sources (community and neighborhood clinics, State and local health departments, and State programs other than Medicaid); and other public (Medicaid payments reported for persons who were not enrolled in the Medicaid program at any time during the year). Other also includes Worker's Compensation; other unclassified sources (e.g., automobile, homeowner's, liability, and other miscellaneous or unknown sources); and other private insurance (any type of private insurance payments reported for persons without private health insurance coverage during the year, as defined in MEPS).
- d Uninsured refers to persons uninsured during the entire year. Public and private health insurance categories refer to individuals with public or private insurance at any time during the period; individuals with both public and private insurance and those with CHAMPUS or CHAMPVA (Armed-Forces-related coverage) are classified as having insurance.
- e Poor refers to incomes below the Federal poverty line; near poor, over the poverty line through 125 percent of the poverty line; low income, over 125 percent through 200 percent of the poverty line; middle income, over 200 percent to 400 percent of the poverty line; and high income, over 400 percent of the poverty line.
- † Standard error approximately zero because of poststratification to Census Bureau population control tables.
- Less than 100 sample cases.
- \* Relative standard error equal to or greater than 30%.

**Source:** Center for Cost and Financing Studies, Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 1996.